



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Attorney Docket No. 051874/0110**

Applicant: William D. MEADOW et al.

Title: CHECK AUTHORIZATION SYSTEM AND METHOD

Serial No.: 09/901,124

Filed: July 10, 2001

Examiner: Unassigned

Art Unit: 2161

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §1.56 and 37 CFR §1.97**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Submitted herewith on Form PTO-SB08 is a list of documents known to Applicants in order to comply with Applicant's duty of disclosure pursuant to 37 CFR 1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR 1.97 and 1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any documents which is determined to be a prima facie prior art reference against the claims of the present application.

**RECEIVED**  
OCT 08 2003  
Technology Center 2100

**RECEIVED**  
OCT 09 2003  
**GROUP 3600**

**TIMING OF THE DISCLOSURE**

The instant Information Disclosure Statement is believed to be filed in accordance with 37 C.F.R. 1.97(b), prior to the mailing date of a first Office Action on the merits (first scenario). If that is not the case, such as in a second scenario in which a first Office Action on the merits has been mailed before the filing of the instant Information Disclosure Statement, then either a certification or fee is required, and a certification is provided below. If neither of the first or second scenarios is the case, such as if a final Office Action or a notice of allowance has been mailed by the PTO (third scenario), then both a certification and fee are required, and in that case a certification is provided below and also the PTO is authorized to obtain the necessary fee to have the instant IDS considered, from Foley & Lardner Deposit Account #19-0741.

**CERTIFICATION**

The undersigned hereby certifies in accordance with 37 C.F.R. §1.97(e)(1) that each item of information contained in this Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three (3) months prior to the filing of this Statement.

**RELEVANCE OF EACH DOCUMENT**

Documents A1-A3 were listed in an International Search Report for a counterpart PCT application. A copy of the International Search Report is also being provided herewith.

Applicants' statements regarding the Japanese Office Action are based on a partial translation that Applicants' representative obtained. These statements should in no way be considered as an agreement by Applicants with, or an admission of, which is asserted in the Japanese Office Action.

Applicants respectfully request that the listed documents be considered by the Examiner and formally be made of record in the present application and that an initialed copy of Form-SB08 be returned in accordance with MPEP §609.

Respectfully submitted,

October 7, 2003  
Date

Phillip J. Articola  
Phillip J. Articola  
Registration No. 38,819

FOLEY & LARDNER  
Washington Harbour  
3000 K Street, N.W., Suite 500  
Washington, D.C. 20007-5109  
Telephone: (202) 672-5300  
Facsimile: (202) 672-5399

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<p>Substitute for form 1449B/PTO</p> <p><b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b></p> <p>Date Submitted: October 7, 2003</p> <p>(use as many sheets as necessary)</p>				<p><i>Complete if Known</i></p> <table border="1"> <tr> <td><b>Application Number</b></td> <td>09/901,124</td> </tr> <tr> <td><b>Filing Date</b></td> <td>07/10/2001</td> </tr> <tr> <td><b>First Named Inventor</b></td> <td>William D. Meadow et al.</td> </tr> <tr> <td><b>Group Art Unit</b></td> <td>2161</td> </tr> <tr> <td><b>Examiner Name</b></td> <td>Unassigned</td> </tr> <tr> <td><b>Attorney Docket Number</b></td> <td>051874-0110</td> </tr> </table> <div style="text-align: right; margin-top: -20px;"> </div>	<b>Application Number</b>	09/901,124	<b>Filing Date</b>	07/10/2001	<b>First Named Inventor</b>	William D. Meadow et al.	<b>Group Art Unit</b>	2161	<b>Examiner Name</b>	Unassigned	<b>Attorney Docket Number</b>	051874-0110
<b>Application Number</b>	09/901,124															
<b>Filing Date</b>	07/10/2001															
<b>First Named Inventor</b>	William D. Meadow et al.															
<b>Group Art Unit</b>	2161															
<b>Examiner Name</b>	Unassigned															
<b>Attorney Docket Number</b>	051874-0110															
Sheet	1	of	1													

## U.S. PATENT DOCUMENTS

## FOREIGN PATENT DOCUMENTS

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, PO Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.